



Jose A. Garzón

Career Highlights:

Director of the Board since 2017, is Legal Vice President and General Secretary of Banco de Comercio Exterior de Colombia S.A. (Bancoldex) in Colombia since 2003, Administrative Vice President from 2016 to 2017 and in various other capacities with Bancoldex since 1995, holding the positions of Director of the Legal Department and Attorney in the Legal Department. Mr. Garzón is a member of the Board of Directors of Segurexpo de Colombia Credit Insurer (Cesce Colombia) and the Colombian Institute of Corporate Governance and he chairs the Rediscount Entities and Public Banking Committee of the Colombian Banking and Financial Entities Association (Asobancaria) since 2021 and he serves as a member of the Board of Directors of Fiduciaria Colombiana de Comercio Exterior S.A. (Fiducoldex) in Colombia since 2016.

Other Experience:

- Former Board member, Leasing Bancóldex S.A. Compañía de Financiamiento.
- Former Attorney, Legis Editores in Colombia.
- Former General Manager, Servibolsa Ltda. Servicios Inmobiliarios in Colombia.
- Former Professor, Credit Insurance in the Insurance Law Program at Pontificia Universidad Javeriana in Colombia.
- Former Professor of History of Political Ideas and Insurance, Fundación Universitaria Jorge Tadeo Lozano in Colombia.

Education:

- Law degree and a Master's degree in Financial Law, Universidad del Rosario in Colombia.
- Master's degrees in Commercial Law and Project Finance Studies, Universidad de Los Andes in Colombia.
- Insurance Law, Pontificia Universidad Javeriana in Colombia.
- Graduate of Transformative Business Leadership, Centro de Liderazgo y Gestión.
- Graduate of Leading Economic Growth, Harvard's Kennedy School.

Relevant Skills and Qualifications:

Mr. Garzón's first-hand experience and vast knowledge of administrative, legal risk and regulatory matters relating to the banking industry and, in particular, trade finance, qualifies him to serve on the Board.